

Certificate Number: 02910-PR-DE-012869852

Bankruptcy Case Number: 10-05550



02910-PR-DE-012869852

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 1, 2010, at 9:28 o'clock PM EDT, Mercedes Chardon completed a course on personal financial management given by internet by InCharge Education Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: November 2, 2010 By: /s/Maricella Daghas

Name: Maricella Daghas

Title: Customer Support Representative